

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	: Allan et al.	Art Unit	: 3693
Serial No.	: 09/696,099	Examiner	: Lalita M. Hamilton
Filed	: October 25, 2000	Conf. No.	: 4131
Title	: VALUE TRANSACTION SYSTEMS		

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

REPLY TO ACTION OF SEPTEMBER 22, 2006